

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/654,933

Customer No.: 22927

Attorney Docket No.: 96-108-C2

Date Filed: September 1, 2000

Title: METHOD, APPARATUS, AND PROGRAM FOR
CUSTOMIZING CREDIT ACCOUNTS

Applicants: Walker et al.

Group Art Unit: 3696

Examiner: COLBERT, Ella

RESPONSE
to the RESTRICTION REQUIREMENT
mailed January 22, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is responsive to the Non-final Office Action mailed on January 22, 2009 (Part of PaperNo./Mail Date 20090115), which imposes a Restriction Requirement for the above-identified application.